Serial No. 09/772,601 Atty. Docket: 72167.000247

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Thomas W. POPLAWSKI et al.) Group Art Unit: 3624
Application No.: 09/772,601) Confirmation No.: 1711
Filed: January 30, 2001) Examiner: Daniel S. FELTEN
For: ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD)))

Mail Stop AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT / RESPONSE

Sir,

In response to the Ex Parte Quayle Action issued September 25, 2012, Applicant respectfully submits the following amendments to correct some formal matters in the claims:

Amendments start on page 2.
Remarks start on page 9.